



COMM. 3628
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CERTIFICATE OF FACSIMILE

I hereby certify that this Response and Amendment, pursuant to 37 C.F.R. §1.8 is being faxed to (703) 305-7587 and a confirmation copy is being deposited as U.S. First Class Mail this date with the United States Postal Service in an envelope addressed to: Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on

Date:

Jan. 26, 2004

By:

Nicholas A. Mier

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Inventor(s): Crane, et al.

Docket No.: 10655.7700

Serial No.: 09/415,632

Examiner: Fults, Richard C.

Filed: October 12, 1999

Group Art Unit: 3628

Title: SYSTEM AND METHOD
FOR DIVIDING A REMITTANCE
AND DISTRIBUTING A PORTION
OF THE FUNDS TO MULTIPLE
INVESTMENT PRODUCTS

Confirmation No.: 5093

RESPONSE AND AMENDMENT

Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

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GROUP 3600

Dear Commissioner:

In response to the Office Action mailed October 24, 2003 regarding the above-referenced patent application, of which this Response is timely filed within the shortened three month statutory period for Response.

Remarks/Arguments begin on page 2 of this paper.